

Fill in this information to identify the case:

Debtor 1 Darius Harris

Debtor 2 Nancy Harris

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia (Norfolk)

Case number 20-70503-SCS

## Official Form 410S1

### **Notice of Mortgage Payment Change**

12/15

**If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.**

**Name of creditor:** United Security Financial Corp.

**Court claim no.** (if known): 11-2

**Last 4 digits** of any number you use to identify the debtor's account: XXXXXX3672

**Date of payment change:**  
Must be at least 21 days 03/01/2021  
after date of this notice

**New total payment:** \$ 933.46  
Principal, interest, and escrow, if any

#### **Part 1: Escrow Account Payment Adjustment**

##### **1. Will there be a change in the debtor's escrow account payment?**

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 146.32

New escrow payment: \$ 105.30

#### **Part 2: Mortgage Payment Adjustment**

##### **2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Debtor 1 Darius Harris  
First Name Middle Name Last NameCase number (if known) 20-70503-SCS**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.* I am the creditor. I am the creditor's authorized agent.**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.****X** /s/ Andrew Todd RichSignature Date January 21, 2021Print: Andrew Todd Rich  
First Name Middle Name Last NameTitle AttorneyCompany BWW Law Group, LLCAddress 8100 Three Chopt Road, Suite 240  
Number StreetRichmond, VA 23229  
City State ZIP CodeContact phone (804) 282-0463 Email bankruptcy@bww-law.com

**CERTIFICATE OF SERVICE**

I certify that on this 21st day of January, 2021, the following person(s) were or will be served with a copy of the foregoing filed pleading electronically via the CM/ECF system or by first class mail, postage prepaid:

Michael P. Cotter, Trustee  
870 Greenbrier Circle, Suite 402  
Chesapeake, VA 23320

Matthew R. Hahne  
Convergence Center III  
272 Bendix Road  
Suite 330  
Virginia Beach, VA 23452

Darius Harris  
2613 Turnpike Rd  
Portsmouth, VA 23707

Nancy Harris  
2613 Turnpike Rd  
Portsmouth, VA 23707

*/s/ Andrew Todd Rich*

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Andrew Todd Rich  
Attorney  
BWW Law Group, LLC



P.O. Box 19409  
Charlotte, NC 28219-9409  
Important Escrow Information

DARIUS HARRIS  
2613 TURNPIKE RD  
PORTSMOUTH VA 23707-4721

Escrow Analysis Statement  
Analysis Date 01/12/2021

#### YOUR ACCOUNT INFORMATION

Loan Number:	[REDACTED]
Unpaid Principal Balance:	\$182,003.26
Interest Rate:	2.7500%
Current Payment Amount:	\$974.48
Principal & Interest:	\$828.16
Escrow:	\$146.32
Additional Monthly Amounts*	\$0.00
New Payment Amount:	\$933.46
Principal & Interest:	\$828.16
Escrow:	\$105.30
Additional Monthly Amounts*	\$0.00
New Payment Effective Date:	03/01/2021

\*Additional Monthly Amounts – This accounts for optional products, including, but not limited to: TotalProtect, SystemsProtect and ApplianceProtect home service plans, and ACE Disaster Mortgage Protection Insurance.

Dear DARIUS HARRIS,

Please see the important information below regarding your Escrow Account on the above referenced account.

#### Important Bankruptcy Information

**This statement is for information only. We are not trying to collect a debt against you personally.** Our records indicate that you recently filed for bankruptcy or you are already having a discharge. Although your legal duty to repay the loan may be discharged, we still have a lien on the property and the right to foreclose on the property if the loan is in default.

Please be advised that this is not an attempt to collect any pre-petition escrow advances, which have been previously included in the subject mortgagee's Proof of Claim and were approved to be paid through the Bankruptcy Plan. The escrow account coverage above is based off of the assumption that all escrow contractual payments were made current. If the escrow payments were not made current the coverage shown above is not accurate and will not be disbursed.

#### What Is an Escrow Account?

Each month, a part of your monthly mortgage payment is deposited into your Escrow Account. We use this money to pay your Scheduled Disbursements for Taxes, Hazard Insurance, and/or Mortgage Insurance as they come due throughout the year. The amount we collect from you and deposit in your Escrow Account each month is 1/12 of the annual Scheduled Disbursements, plus any minimum balance requirement, sometimes called a 'cushion'.

For your property at 2613 TURNPIKE RD, PORTSMOUTH, VA 23707, the cushion is equal to 2 months of the escrow payment.

TABLE 1 - DISBURSEMENTS ON YOUR BEHALF IN THE UPCOMING YEAR

Payee Name	Amount	Phone Number
PORTSMOUTH CITY	\$0.00	757-393-8651
PORTSMOUTH CITY STORM W	\$135.00	757-393-8651
USAA EDI	\$1,128.64	
<b>Total Scheduled Disbursements</b>	<b>\$1,263.64</b>	

#### What Is an Escrow Account Surplus?

A surplus means you have more money in your escrow account than what is needed to fully pay your Scheduled Disbursements. An Escrow Account Surplus is typically caused by changes in your taxes or insurance premiums.

#### What are the results of my Annual Escrow Account Analysis?

We've completed the analysis of your Escrow Account based on the activity for the period Mar 2020 - Feb 2021 (Table 2) and our analysis indicates your escrow account has an Escrow Account Surplus exists in the amount of \$656.31.

The Unpaid Principal Balance (UPB) of your loan as of your last analysis on Mar 2020 was \$186,463.46. The UPB of your loan as of this analysis is \$182,003.26. Your UPB changed by \$4,460.20.



#### ESCROW SURPLUS SUMMARY

Overage Amount: \$656.31

This amount will be refunded to you.

Loan Number: [REDACTED]

Name: DARIUS HARRIS

Please contact our Customer Service Department at 877-426-8805 with any questions you may have about this amount

**TABLE 2 - ACTUAL ESCROW ACCOUNT HISTORY**

The table below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen. Last year's estimates are next to the actual activity.

Month	Description	Payments		Disbursements		Estimated Balance	Actual Balance
		Estimated	Actual	Estimated	Actual		
Starting Balance \$312.09							
March	Taxes	\$146.32	\$146.32	\$31.50 *	\$0.00	\$426.91	\$458.41
March	Taxes	\$0.00	\$0.00	\$0.00 *	\$33.75	\$426.91	\$424.66
April	Deposit	\$146.32	\$146.32	\$0.00	\$0.00	\$573.23	\$570.98
May	Deposit	\$146.32	\$146.32	\$0.00	\$0.00	\$719.55	\$717.30
June	Taxes	\$146.32	\$0.00	\$33.75 *	\$0.00	\$832.12	\$717.30
June	Taxes	\$0.00	\$0.00	\$0.00 *	\$33.75	\$832.12	\$683.55
July	Deposit	\$146.32	\$292.64 *	\$0.00	\$0.00	\$978.44	\$976.19
August	Taxes	\$146.32	\$146.32	\$0.00 *	\$33.75	\$1,124.76	\$1,088.76
September	Taxes	\$146.32	\$146.32	\$33.75 *	\$0.00	\$1,237.33	\$1,235.08
October	Deposit	\$146.32	\$146.32	\$0.00	\$0.00	\$1,383.65	\$1,381.40
November	Deposit	\$146.32	\$146.32	\$0.00	\$0.00	\$1,529.97	\$1,527.72
December	Taxes	\$146.32	\$146.32	\$33.75	\$33.75	\$1,642.54	\$1,640.29
December	Hazard Ins	\$0.00	\$0.00	\$1,623.16 *	\$1,128.64	\$19.38	\$51.65
January	Deposit	\$146.32	\$146.32	\$0.00	\$0.00	\$165.70	\$657.97
February	E Deposit	\$146.32	\$146.32	\$0.00	\$0.00	\$312.02	\$804.29
		<b>\$1,755.84</b>	<b>\$1,755.84</b>	<b>\$1,755.91</b>	<b>\$1,263.64</b>	<b>\$312.02</b>	<b>\$804.29</b>

An asterisk (\*) indicates a difference between the estimated and actual payments and disbursements. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

**TOTAL DISBURSEMENTS FROM ESCROW ACCOUNT**

Taxes*	\$135.00
Insurance*	\$1,128.64
Mortgage Insurance*	\$0.00
Other Charges*	\$0.00

\*Indicates the total amount you have paid out of your escrow account for over the last 12 months.

**TABLE 3 - EXPECTED ESCROW ACTIVITY OVER THE NEXT 12 MONTHS**

The table below shows a month by month activity we expect will occur in your escrow account over the next 12 months. This shows the estimated low balance point that is used to calculate an escrow shortage or surplus.

Month	Description	Payment Estimate	Disbursement Estimate	Estimated Balance	Minimum Required	Difference
Starting Balance \$804.29						
March	Water/Sewer/San Tax Disbursement	\$105.30	\$33.75	\$875.84	\$210.60	\$665.24
April	Deposit	\$105.30	\$0.00	\$981.14	\$210.60	\$770.54
May	Deposit	\$105.30	\$0.00	\$1,086.44	\$210.60	\$875.84
June	Water/Sewer/San Tax Disbursement	\$105.30	\$33.75	\$1,157.99	\$210.60	\$947.39
July	Deposit	\$105.30	\$0.00	\$1,263.29	\$210.60	\$1,052.69
August	Deposit	\$105.30	\$0.00	\$1,368.59	\$210.60	\$1,157.99
September	Water/Sewer/San Tax Disbursement	\$105.30	\$33.75	\$1,440.14	\$210.60	\$1,229.54
October	Deposit	\$105.30	\$0.00	\$1,545.44	\$210.60	\$1,334.84
November	Deposit	\$105.30	\$0.00	\$1,650.74	\$210.60	\$1,440.14
December	Water/Sewer/San Tax Disbursement	\$105.30	\$33.75	\$1,722.29	\$210.60	\$1,511.69
December	Hazard Insurance Disbursement	\$0.00	\$1,128.64	\$593.65	\$210.60	\$383.05
January	Deposit	\$105.30	\$0.00	\$698.95	\$210.60	\$488.35
February	Deposit	\$105.30	\$0.00	\$804.25	\$210.60	\$593.65

We expect that during the next 12 months, we will make the total of \$1,263.64 disbursements from your account. Your lowest estimated balance is \$593.65. Your required minimum balance is \$210.60. This means that you have a Surplus in the amount of \$656.31.

**IF YOUR LOAN INCLUDES PRIVATE MORTGAGE INSURANCE (PMI)  
PLEASE READ THIS IMPORTANT INFORMATION**

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Private mortgage insurance may, under certain circumstances, be canceled by the mortgagor (with consent of the mortgagee or in accordance with applicable state law). Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

**Borrower Requested Cancellation of PMI:** Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. **Automatic Termination of PMI:** Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at the lender's discretion (unless otherwise required by state law).

If you have any questions or concerns: Please call us at 877-426-8805 to speak with one of our friendly customer service representatives. Written requests for cancellation can be sent to PO Box 19049, Charlotte NC 28219-9409.

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

RoundPoint Mortgage Servicing Corporation  
P.O. Box 19789  
Charlotte, NC 28219-9409

Federal law requires us to advise you that RoundPoint Mortgage Servicing Corporation (NMLS ID# 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

**NOTICE TO CUSTOMERS:** RoundPoint Mortgage Servicing Corporation may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**FOR SUCCESSORS IN INTEREST:** Confirmed successors in interest to borrowers named on the Note are not liable for repayment of the debt of the original named borrower unless and until the successor assumes the loan obligation pursuant to applicable law.